

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number **12-70379-hdh7**

UNITED STATES BANKRUPTCY COURT Northern District of Texas

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 9/28/12 and was converted to a case under chapter 7 on 8/1/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Olethia Sharlette Blanks
1404 Normandy
Wichita Falls, TX 76301

Case Number:
12-70379-hdh7

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-3346

Attorney for Debtor(s) (name and address):

Monte J. White
Monte J. White & Associates, P.C.
1106 Brook Avenue
Hamilton Place
Wichita Falls, TX 76301
Telephone number: (940) 723-0099

Bankruptcy Trustee (name and address):

Jeffrey H. Mims
Founders Square, Suite 560
900 Jackson Street
Dallas, TX 75202
Telephone number: (214) 210-2913

Meeting of Creditors

Date: **September 6, 2013**

Time: **10:10 AM**

Location: **U.S. Post Office/Federal Building, 1000 Lamar, Room 216.B, Wichita Falls, TX 76301**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 11/5/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

1100 Commerce Street
Room 1254
Dallas, TX 75242-1496
Telephone number: 214-753-2000

For the Court:

Clerk of the Bankruptcy Court:
Tawana C. Marshall

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 8/7/13

EXPLANATIONS**B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

United States Bankruptcy Court
Northern District of TexasIn re:
Olethia Sharlette Blanks
DebtorCase No. 12-70379-hdh
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0539-7

User: ctello
Form ID: b9aPage 1 of 3
Total Noticed: 36

Date Rcvd: Aug 07, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2013.

db +Olethia Sharlette Blanks, 1404 Normandy, Wichita Falls, TX 76301-7316
 intp +Walter OCheskey, P.O. Box 64456, Lubbock, TX 79464-4456
 15059791 +Brownings Reliable Cars & Trucks, LLC, 4570 Seymour Highway, Wichita Falls, TX 76309-2602
 15265358 +COLLECTO US ASSET MANAGEMNT, INC., c o Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-7999
 15059795 +City of WF, WFISD, Wichita Co, CO Harold Lerew, P.O. Box 8188,
 Wichita Falls, Texas 76307-8188
 15059797 +EOS CCA, PO Box 329, Norwell, MA 02061-0329
 15059798 +Executive Services, PO Box 2248, Wichita Falls, TX 76307-2248
 15096292 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 15059799 +Ferguson-Veresh, Inc, 703 E Scott Street, Wichita Falls, TX 76301-5912
 15059800 +Healthsouth Rehab Hospital, 3901 Armory Road, Wichita Falls TX 76302-2204
 15059801 +Internal Medicine Associates, PO Box 3848, Wichita Falls, TX 76301-0848
 15059805 +Monte J. White & Associates, 1106 Brook Ave, Wichita Falls TX 76301-5009
 15059808 +S Shaw Fontenot, 1419 9th Street, Wichita Falls, TX 76301-4302
 15059811 +Trans Star Ambulance, 3917 Call Field Rd, Wichita Falls, TX 76308-2638
 15059813 +United Regional Health Care Systems, 1600 11th Street, Wichita Falls, Texas 76301-4388
 15091673 WICHITA FALLS CITY, ISD & WICHITA CO, C/O PERDUE BRANDON FIELDER COLLINS & MOT, PO BOX 8188,
 WICHITA FALLS TX 76307-8188

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: legal@montejwhite.com Aug 07 2013 22:45:39 Monte J. White,
 Monte J. White & Associates, P.C., 1106 Brook Avenue, Hamilton Place,
 Wichita Falls, TX 76301
 tr +EDI: QJHMIMS.COM Aug 07 2013 22:33:00 Jeffrey H. Mims, Founders Square, Suite 560,
 900 Jackson Street, Dallas, TX 75202-4404
 15234428 EDI: AIS.COM Aug 07 2013 22:33:00 American InfoSource LP as agent for, US Cellular,
 PO Box 248838, Oklahoma City, OK 73124-8838
 15059790 EDI: BANKAMER.COM Aug 07 2013 22:33:00 Bank Of America, Attention: Recovery Department,
 4161 Piedmont Pkwy., Greensboro, NC 27410
 15218991 +E-mail/Text: bncmail@w-legal.com Aug 07 2013 22:51:22 CHESWOLD (OPHRY), LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 15059792 +EDI: CHASE.COM Aug 07 2013 22:33:00 Chase, PO Box 901039, Fort Worth, TX 76101-2039
 15059793 EDI: CAUT.COM Aug 07 2013 22:33:00 Chase Auto Finance, PO Box 15700,
 Wilmington, DE 19886-5700
 15059794 +EDI: CITICORP.COM Aug 07 2013 22:33:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
 PO Box 20507, Kansas City, MO 64195-0507
 15074006 EDI: DISCOVER.COM Aug 07 2013 22:33:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 15059796 +EDI: DISCOVER.COM Aug 07 2013 22:33:00 Discover Fin, Attention: Bankruptcy Department,
 PO Box 3025, New Albany, OH 43054-3025
 15059802 EDI: IRS.COM Aug 07 2013 22:33:00 IRS Special Procedures, 1100 Commerce St.,
 Mail Stop 5026 DAL, Dallas, TX 75242
 15059803 EDI: IRS.COM Aug 07 2013 22:33:00 IRS Special Procedures, 1100 Commerce St., Room 951,
 Mail Stop 5029 DAL, Dallas, TX 75246
 15059804 EDI: RMSC.COM Aug 07 2013 22:33:00 JC Penney, PO Box 965009, Orlando, FL 32896-5009
 15100314 +EDI: CAUT.COM Aug 07 2013 22:33:00 JPMorgan Chase Bank, N.A., AZ1-1191, 201 N Central Ave,
 Phoenix AZ 85004-0073
 15301992 EDI: PRA.COM Aug 07 2013 22:33:00 Portfolio Recovery Associates, LLC,
 c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
 15059807 +EDI: RMCB.COM Aug 07 2013 22:33:00 Retrieval Masters Creditors Bureau, Inc,
 2269 S Saw Mill River Rd Bldg 3, Elmsford, NY 10523-3848
 15059809 +EDI: SEARS.COM Aug 07 2013 22:33:00 Sears-cbna, PO Box 6189, Sioux Falls, SD 57117-6189
 15059810 +E-mail/Text: donna@titaniumbilling.com Aug 07 2013 22:50:02 Titanium Emergency Group,
 P.O. Box 3407, Emergency room Physician, Wichita Falls, Texas 76301-0407
 15059812 +E-mail/Text: txu_legal_collections@txu.com Aug 07 2013 22:52:00 Txu Electric-TXU Energy,
 Attention: Bankruptcy, PO Box 650393, Dallas, TX 75265-0393
 15059814 +EDI: USCELLULAR.COM Aug 07 2013 22:33:00 US Cellular, Financial Services,
 4700 S Garnett Rd, Tulsa, OK 74146-5222

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

Walter OCheskey
 15059806 ##+Nationwide Recovery Sys, 2304 Tarpley Dr No. 134, Carrollton, TX 75006-2470

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0539-7

User: ctello
Form ID: b9a

Page 2 of 3
Total Noticed: 36

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

District/off: 0539-7

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Form ID: b9a

Page 3 of 3
Total Noticed: 36

Date Rcvd: Aug 07, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2013 at the address(es) listed below:

Jeffrey H. Mims JHMIMSTRUSTEE@chfirm.com, JMIMS@ecf.epiqsystems.com
Monte J. White on behalf of Debtor Olethia Sharlette Blanks legal@montejwhite.com,
pamela@montejwhite.com;michelle@montejwhite.com;cyndym@montejwhite.com
United States Trustee ustpreregion06.da.ecf@usdoj.gov, albert.loftus@usdoj.gov

TOTAL: 3